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49 & 50, RATHBONE-PLACE.

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PAPIER MACHE AND CARTON PIERRE WORKS, 49 & 50, RATHBONE-PLACE, LONDON.

Just published, a large Quarto Work of their ENRICHMENTS, with dimensions for reference and price.

SCOTTISH EQUITABLE LIFE

ASSURANCE SOCIETY.
Incorporated by Act of Parliament.
Head Office—28, St. Andrew square, Edinburgh.
LONDON Office—61A, Moorgate-street.

Joseph Laurie, Esq. M.D., 18, Lower Berkeley-street,
Portman-square.
SURGEON.
Charles Lever, Esq. 1, Frederick's-place, Old Jewry.

THE SCOTTISH WHISKY EQUITABLE, being a MUTUAL ASSURANCE SOCIETY, in which the WHOLE PROFITS are allocated amongst the Policy-holders every THREE YEARS, provides a means by which the whole of the profits of the Life Assurance Institution to which Accordingly, Policies effected in the year 1881 have obtained a BONUS of about FORTY THREE PER CENT. on the SUM ASSURED, these effected in the year 1882 have obtained a BONUS of about FORTY PER CENT., and Policies of subsequent years in proportion. THE PROFITS or BONUSES may, in the option of the Assured, be applied thus —

- 1st. They are added to the sum assured.
- 2nd. They may be commuted into a pressed payment; or,
- 3rd. They may be applied in reduction of the future annual premiums.

The following is a View of the Program of the Society down to
1st March, 1899.

	Amount Assured	Annual Revenue	Accumulated Fund
At 1st March, 1922	£67,700	£2,015	£1,500
Do 1923	794,575	20,304	71,191
Do 1924	1,118,393	66,490	202,737
Do 1925	2,235,254	129,575	573,617

Tables of Rates and Form of Proposal may be had (free) on application at the Society's Office, 51a, Moorgate-street, City.
WILLIAM COOK, Agent.
* * Medical Referees paid by the Society.

ATLAS ASSURANCE COMPANY,
 10, CHANCERY, LONDON, ESTABLISHED 1805.
 DIRECTORS.

JOHN OLIVER HANSON, Esq., CHAIRMAN.
WILLIAM GEORGE PRESCOTT, Esq., DEPUTY CHAIRMAN.

Mr. William Haynes, Bart.	Capt. Alexander L. Montgomery,
Arthur Edward Campbell, Esq.	R. N.
Thomas Chapman, Esq., F.R.S.	James William Ogilvie, Esq.
Isaac Maclean, Esq.	Emmanuel Peabody, M.D.
Charles Eustace Magon, Esq.	Joseph Paisley, Esq.
Major Mordaunt, Esq.	

— Assistants—George Black, Member, Esq., and Arthur Armstrong,

SECRETARY—Charles Ansell, Esq., F.R.S.
 SOLICITOR—Thomas Browning, Esq.
 SURVEYOR—Thomas Hopper, Esq.
FIRE DEPARTMENT.

RETURN—Polices for land and upwards, which may have been in force for one year prior to the date to which the account is rendered, are periodically returned to participate in the return surplus premium.

DISTILLERIES, SUGAR HOUSES, and MERCANTILE PROPERTY in the locks, in private or public warehouses, and stills, etc., in the locks, insured for the year or for any shorter period, are subject to the same rules.

FARMING STOCK is now exempt from duty and may be insured without the average clause.

On insurance for R.V.A. 3 and 4 by one payment, a deduction of one-eighth part of the premium and duty will be made.

RENEWAL—Policies due on Christmas-day should be re-

LIFE DEPARTMENT.

The attention of the public has, in the advertisements and proposals of this Company of late years, been called to a Table of Rates, which is published in the prospectus, and contains the rates and ages, the Directors now beg to submit the following statement of claims actually paid, showing the sums respectively assured and the bonuses thereon, and they request, in order to exemplify the advantageous plan of assurance proposed by this Company, that persons desirous of effecting insurances on their own lives or of their children, should be enabled to obtain the same submitted. With the addition or bonus of any of the other offices which may apply to a policy issued by them since 1846, when the Atlas Company adopted the bonus system.

Statement of Claims paid on Policies effected in London of

through an Agent in Great Britain.

No. of Policy.	Name of Life Assured.	Age of Years during which Bonus secured.	Amount paid.	Amount per Cent on the sum Assured.	Amount in the order of the Assured per Cent on the sum Assured.

Year	Rank	Name	Age	Height	Weight	Build	Complexion	Education	Religion	Marital Status	Children	Notes
1813	1st Lt.	His Majesty William IV.	44	5' 10"	160 lbs	Good	Fair	Andover	Anglican	Married	4	
1814	2nd Lt.	Mr. R. M. the Duke of	35	5' 10"	160 lbs	Good	Fair	Andover	Anglican	Married	4	
1815	3rd Lt.	York	7	5' 00"	100 lbs	Good	Fair	Andover	Anglican	Married	4	
1816	4th Lt.	Mr. W. H. ...	7	5' 00"	100 lbs	Good	Fair	Andover	Anglican	Married	4	
1817	5th Lt.	Adminr. Sir W. Sidney	40	5' 10"	160 lbs	Good	Fair	Andover	Anglican	Married	4	
1818	6th Lt.	Smith	8	5' 10"	160 lbs	Good	Fair	Andover	Anglican	Married	4	
1819	7th Lt.	The late Duke of Argyll	19	5' 10"	160 lbs	Good	Fair	Andover	Anglican	Married	4	
1820	8th Lt.	The late Earl of Clarendon	14	5' 10"	160 lbs	Good	Fair	Andover	Anglican	Married	4	
1821	9th Lt.	...	15	5' 10"	160 lbs	Good	Fair	Andover	Anglican	Married	4	
1822	10th Lt.	...	14	5' 10"	160 lbs	Good	Fair	Andover	Anglican	Married	4	
1823	11th Lt.	Rev. Thomas Crofton	40	5' 10"	160 lbs	Good	Fair	Andover	Anglican	Married	4	
1824	12th Lt.	William Gillies, Esq.	30	5' 10"	160 lbs	Good	Fair	Andover	Anglican	Married	4	
1825	13th Lt.	George Jones, Esq.	30	5' 10"	160 lbs	Good	Fair	Andover	Anglican	Married	4	
1826	14th Lt.	Sir John R. Sebright	35	5' 10"	160 lbs	Good	Fair	Andover	Anglican	Married	4	
1827	15th Lt.	Nicholas Boddie	30	5' 10"	160 lbs	Good	Fair	Andover	Anglican	Married	4	
1828	16th Lt.	Rev. F. W. Blomfield, D.D.	19	5' 10"	160 lbs	Good	Fair	Andover	Anglican	Married	4	
1829	17th Lt.	Rev. Richard Tildard	19	5' 10"	160 lbs	Good	Fair	Andover	Anglican	Married	4	
1830	18th Lt.	Middle	16	5' 10"	160 lbs	Good	Fair	Andover	Anglican	Married	4	
1831	19th Lt.	Mr. Henry Corpe	30	5' 10"	160 lbs	Good	Fair	Andover	Anglican	Married	4	
1832	20th Lt.	Jones Price	30	5' 10"	160 lbs	Good	Fair	Andover	Anglican	Married	4	

Persons assured for the whole term of life, for term and upwards, in Great Britain or Ireland respectively, will be notified at the end of every fifth year (instead of every seventh year as heretofore) to participate in the Bonus Præmium, either by addition to their Policies, or an equivalent reduction will be made in the future premium payments, at the option of the assured.

Policies may also be effected for the whole term of life by a limited number of yearly payments.

Assurances for short periods may now be effected in this office at considerably reduced rates of premium.

The next valuation will be on Christmas, 1864, and policies effected before that date will participate in proportion to the time they may then have been in force.

The Company's Rates and Præmiums may be had at the Office in London or any of the Agents in the Country, who are authorized to report on the appearance of lives for assurance.

HENRY DEXBOUGH, Secy. 47.

24, Cheap-side, December, 1860.

The following are amongst the distinctive features of the Company:

- i. Entire freedom of the assured from responsibility, and exemption from the mutual liabilities of partnership.
- ii. Payment of claims guaranteed by a capital of 1,000,000,000.
- iii. The policy is issued to the assured, and is effected on participating and non-participating tables, on ascending and descending scales, for short periods, and by policies payable at the ages of 40, 50, 55, or 60, or previously in the event of death.
- iv. The premium may be paid annually, half yearly, or quarterly, in a limited number of payments, in one sum, or on increasing or decreasing scales.
- v. Policies on the participating scale immediately interested in the profits of the Company.
- vi. The age of the assured admitted, on satisfactory evidence being presented.
- vii. Policies assigned as security not forfeited by dwelling, suicide or the payment of judicial expenses.

IN THE FIRE DEPARTMENT—Houses, furniture, stock in trade, mills, merchandise, shipping in docks, rent, and risks of all descriptions insured at moderate rates.

There is a special advance made on personal security, and the deposit of a Life Policy to be effected by the borrower.

A liberal commission allowed to solicitors, auctioneers, and surveyors.